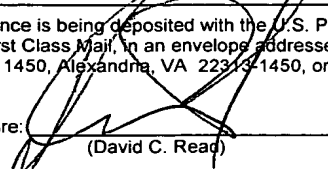




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I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as First Class Mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.
Dated: March 3, 2005 Signature: 
(David C. Read)

Docket No.: 29804/36569A
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 2161

For: METHODS AND APPARATUS FOR
AUTOMATICALLY EXCHANGING CREDIT
INFORMATION

Examiner: Not Yet Assigned

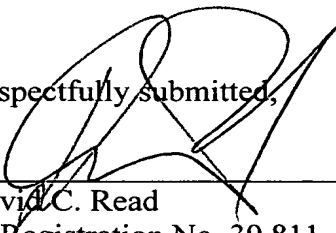
FOURTH STATUS INQUIRY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The above-identified application was filed on November 14, 2001. A Status Inquiry was filed on November 15, 2002. The response to our status inquiry indicated the application would be examined in 0-3 months. A Second Status Inquiry was filed on February 20, 2004. A Third Status Inquiry was filed on August 25, 2004. Since then we have had no further communication from the Patent and Trademark Office. Other than receiving a Notice of Recordation of Assignment, please advise when a substantive Office action can be expected for the above-identified application.

Dated: March 3, 2005

Respectfully submitted,

By _____
David C. Read
Registration No. 39,811
MARSHALL, GERSTEIN & BORUN LLP
233 S. Wacker Drive, Suite 6300
Sears Tower
Chicago, Illinois 60606-6357
(312) 474-6300
Attorney for Applicant